

Eadie, Ashley
BranchAdmin

6/22/2021 10:53:00 AM

Rec'd client direction as follows:

"Great Lakes note all the recent correspondence with thinks
and agree counsel shall prepare a denial letter.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Eadie, Ashley
BranchAdmin

6/21/2021 11:25:11 AM

Claim #: **123391**

Capstone ISG, Inc. File #: **2-17136**

Insured: **Fields, Joshua**

The following comments were included:

Hi Georgia,

[REDACTED] Opposing counsel is
also anxious for our coverage position as they are waiting same prior to serving the law suit.
Any urgent response would be appreciated. Please let me know if I can help. Thank you!

Kindest Regards,

Ashley Eadie, AIC PCLS
Property Adjuster
4563 Lifestyle Lane
Midlothian, VA 23112
804-250-9610 (direct)
804-744-9600 (office)
757-420-4191 (fax)
www.capstoneisg.com

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EXHIBIT 24

The attachments included in this email are:

GL-001050

~~~~~  
Email from the client. Agree to EUO [REDACTED]  
[REDACTED]

Kaz, Nicholas  
*BranchAdmin*

1/22/2021 10:14:31 AM

2/19/21 Did not see last 1/21/21 email report -- out sick

1. Await a response to our recommendations. EUO & interview
2. Assist in locating Mr. McNeil for interview regarding his inspection.
3. [REDACTED]

Summary:

EUO requested:

The two key issues are: Whether the recommendations on smoke detectors and fire prevention measures were in fact done as recommended by Mr. McNeal and confirmed by Mr. Fields in 2015, as well as whether any were present at the time of the fire in March of 2020, and then the vacancy issue. The building was vacant and under renovations (?) when the fire occurred.

Building coverage & reserve \$325,450

Our preliminary figures indicate the damage amount will exceed the L/L.

Debris Removal \$25,000

Wilson, Kevin  
*BranchAdmin*

1/21/2021 6:51:00 PM

Sink, Paula  
*ADMIN*

1/21/2021 11:27:33 AM

**Claim #: 123391**

Capstone ISG, Inc. File #: **2-17136**

Insured: **Fields, Joshua**

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**The following comments were included:**

Hi Georgia,

We have attached a copy of our current status report for your review. We have also enclosed our interim fee bill for consideration. Please advise if you have any questions.

Thank you for using Capstone ISG!

Paula Sink, AIC  
Claims Manager- Lloyd's Unit  
4563 Lifestyle Lane  
Midlothian, VA 23112  
(804) 250-9616 (direct)  
(804) 744-9600 (office)

BranchAdmin

|  |                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|--|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | Wilson, Kevin<br>BranchAdmin          | 9/7/2020 10:43:00 AM<br><br>Client approved release of the scene as well as the payment of invoice 2-17136-2                                                                                                                                                                                                                                                                                                                                                                                |
|  | Wilson, Kevin<br>BranchAdmin          | 9/7/2020 10:42:46 AM<br><br>Claim #: <b>123391</b><br>Capstone ISG, Inc. File #: <b>2-17136</b><br>Insured: <b>Fields, Joshua</b><br><br><b>The following comments were included:</b><br><br>Patment approved/Check request attached.<br><br><b>The attachments included in this email are:</b><br><br>• <i>Adj Fees Check Request for File # 2-17136</i> (Adj Fees Check Request for File # 2-17136.DOCX)<br><br><i>Email sent to psink@capstoneisg.com</i> ( <a href="#">View Email</a> ) |
|  | Sink, Paula<br>ADMIN                  | 9/4/2020 8:11:50 AM<br><br>Melissa,<br><br>Please print check along with invoice.<br><br>Thanks,<br>Paula<br><i>Email sent to Moore Melissa, mmoore@capstoneisg.com</i> ( <a href="#">View Email</a> )                                                                                                                                                                                                                                                                                      |
|  | Aufderheide, Catherine<br>BranchAdmin | 8/26/2020 8:43:00 AM<br><br>Rec'd email from Scott Jackson, insured's atty/friend, re: Release of scene.<br><br>Advised that the C&O has no further need for the structure, insured should proceed as needed. Also advised we have not been able to speak with ins. co. due to short time between his contacting us & deadline, and that we still have coverage questions.                                                                                                                  |
|  | Wilson, Kevin<br>BranchAdmin          | 8/26/2020 7:52:00 AM<br><br>[REDACTED]                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|  | Aufderheide, Catherine<br>BranchAdmin | 8/24/2020 4:07:00 PM<br><br>Rec'd response from engineer Philip Noah. He has experienced a death in the family and is out of the office; however, he has no further need for the building. It can be demolished.                                                                                                                                                                                                                                                                            |

Emailed Georgia Costin and asked for ok to release scene to the insured.

Aufderheide,  
Catherine  
*BranchAdmin*

8/24/2020 4:06:56 PM

**Claim #: 123391**  
**Capstone ISG, Inc. File #: 2-17136**  
**Insured: Fields, Joshua**

**The following comments were included:**

Hi Georgia,

The insured received the attached letter from the city of Pontica City. They are demanding the insured enter into contract or demolish the building by this Wednesday, August 26, 2020, or potentially begin incurring fines. Notably, the insured received this letter on August 12, 2020 but only recently brought it to our attention. We are still awaiting the engineer's report; however, he has confirmed he does not need anything further from the scene and has no concerns if it needs to be demolished.

With your approval, we will release the scene to the insured so that he may have it demolished, if needed.

Kindest Regards,

Catherine Aufderheide, CPCU, AIC  
 Claims Supervisor- Lloyd's Unit  
 4563 Lifestyle Lane  
 Midlothian, VA 23112  
 (804) 250-9608 (direct)  
 (804) 744-9600 (office)  
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**The attachments included in this email are:**

- *Letter from City Demanding Demolition* ([Letter from City Demanding Demolition.PDF](#))

*Email sent to georgia.costin@bellandclements.co.ukkwilson@capstoneisg.com* ([View Email](#))

Aufderheide,  
Catherine  
*BranchAdmin*

8/24/2020 12:36:05 PM

**Claim #: 123391**  
**Capstone ISG, Inc. File #: 2-17136**

GL-001082

**The following comments were included:**

Hi All,

I'm trying to help out on this file, so forgive me if I've missed anything. The insured received the attached letter from the city demanding the building be demolished. Is there anything more we need from the physical scene, and when do you think we'll have the report?

Kindest Regards,

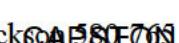
Catherine Aufderheide, CPCU, AIC  
Claims Supervisor- Lloyd's Unit  
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**The attachments included in this email are:**

- *Letter from City Demanding Demolition* ([Letter from City Demanding Demolition.PDF](#))

Email sent to  
[ekarch@rimkus.com](mailto:ekarch@rimkus.com) [noah@rimkus.com](mailto:noah@rimkus.com) [slambrecht@rimkus.com](mailto:slambrecht@rimkus.com) [REDACTED] [kwilson@capstoneisg.com](mailto:kwilson@capstoneisg.com) [caufderheide@capstoneisg.com](mailto:caufderheide@capstoneisg.com)  
[\(View Email\)](#)

|                                          |                                                                                                                                                                                                                                                                                                                                                                                                            |                                         |
|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| Aufderheide,<br>Catherine<br>BranchAdmin | 8/24/2020 12:36:00 PM<br><br>Rec'd email from atty Scott Johnson, replied acking receipt<br>and confirming we would follow up.<br><br>Attached to the email was a legible copy of the letter from<br>the city to the insured demanding the building be<br>demolished by this Wednesday, 8/26, or incur an up to \$500<br>per day fine. Note, letter is dated 8/12 but just now received.<br><br>[REDACTED] | <i>Visible to Customer</i>              |
| Aufderheide,<br>Catherine<br>BranchAdmin | 8/24/2020 11:14:00 AM<br><br>Rec'd call from insured's attorney, Scott Jackson <br>9967.                                                                                                                                                                                                                               | <i>Visible to Customer</i><br>GL-001083 |

Insured has rec'd certified letter from city stating he must demolish the building/be under contract by Wednesday, August 26, 2020, or face up to \$500 a day in fines.

Attorney has a personal connection with the people at the city, and is reaching out to see if they can get more time/what specifically "under contract" means. He acknowledges that the insured has not been as communicative with the city as he should have been.

Mr. Jackson is going to email me the photograph of the letter that the insured sent him, and I confirmed I would reply to confirm receipt and follow up with our C&O to see if there was anything further we needed from the site.

Briefly discussed coverage concerns. Insured gave him a copy of the ROR. It is his understanding we have concerns about vacancy/15% reduction, and bigger concern about possible lack of smoke detectors/fire protection safeguard non-compliance. Agreed with his u/s.

Mr. Jackson asked if I had the sense there was an issue with the actual cause/origin of the fire. Advised I am not the handling adjuster, cannot speak to a general sense/feeling about the claim.

Email sent to Wilson Kevin, [kwilson@capstoneisg.com](mailto:kwilson@capstoneisg.com) ([View Email](#))

Sink, Paula  
*ADMIN*

8/24/2020 9:19:48 AM

**Claim #: 123391**  
**Capstone ISG, Inc. File #: 2-17136**  
**Insured: Fields, Joshua**

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**The following comments were included:**

Hi Georgia!

We have attached a copy of our current status report for your review. We have also enclosed our interim fee bill for consideration. Please advise if you have any questions.

Thank you for using Capstone ISG!

Paula Sink, AIC  
Claims Manager- Lloyd's Unit  
4563 Lifestyle Lane